HENRY NEWELL, Pres.

JAMES FARRELL, Vice Pres.

LUE OLD RELIABLE

....THE....

(INCORPORATED.)

Wholesale and Retail Dealers in

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Cutlery, Tinware, Stoves,

Ranges, Woodenware

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MAIL ORDERS SOLICITED

GEO. M. SCOTT BUILDING

& Stove Co.

King Hardware

JAMES A. HOGLE, Sec. & Treas

CHARLES O. KING, Manager.

DULUTH OPERATOR ON OPHIR CAMP

Ophir Tunnel Man Enthusiastic Over Conditions.

BUCKHORN'S GREAT SHOWING

WALKED FOR 100 FEET INTO SOLID ORE.

With a wisdom born of experience in the business, Richard Schell, a mining operator and business man of Duluth, Minn., has just completed an examination of the Ophir Tunnel company's operty and workings, at Ophir. Mr. Schell came out to size up the proposition because he had already put some money into it and was inclined to go deeper into his own pocket, and at the same time give friends and associates his views on the merits of the proposition. Having been interested in the ron and copper mining business all his life, with interests in Michigan, Minnesota and Arizona, Mr. Schell's judgment, knowledge of formation, ore occurrence and the business possibilities of mining enterprises lend weight to his utterances. For these reasons his opinion of the camp of Ophir and its mines will be of exceeding interest, not only to those who are backing the Ophir tunnel enterprise, but to the min-Ophir tunnel enterprise, but to the mining world in general.

"I have spent the better part of a week at camp," raid Mr. Schell yesterday, previous to his departure for home, "and I am pleased to say that any doubts which I might previously have entertained concerning the value of the Ophir tunnel enterprise have been entirely removed by my investigations. I leave firm in the conviction that the company has the key which is bound to unlock the gateway and reveal the wealth of the ledges of this district, as could no other undertaking.

Sizes Up Buckhorn.

"Through the courtesy of Manager S.

M. Levy and other officials of the Buckhorn company I was permitted to make a thorough inspection of the workings and note the richness and size of the various veins now being mined in that property. This inspection, together with a study of the surface and geological structure of the district, has left no doubt in my mind that the 500 acres of ground belonging to the Ophir Tunnel company 'sould not have been better located. The projected course of the tunnel, which is already in a distance of about 600 feet, is ideal. It is following the main contact of the district, and will, before it has been extended 2,000 of the 7,000 feet it must go to reach the limits of the company's territory, out on interest and here there z,000 of the 7,000 feet it must go to reach the limits of the company's territory, cut or intercept not less than six cross-fissures. Four or five of these fissures are now being explored and mined in the Puckhorn company's bonanza to the west of us. They all run into Ophir Tunnel ground and, with the great additional depth that will there be obtained, we should find tremendously 'arge ore bodies of ore. Assurance in this respect is made doubly sure because the tunnel is being driven in the contact, and it is a matter of history in every district where contacts are cut at Intervals by cross-fissures, that the greatest bodies of ore occur at or near these junctures. The first fissure (the Fiske) should be struck in the tunnel within the next 200 feet, basing calculations on the dip of reach the limits of the company's terfeet, basing calculations on the dip of the vein, as exposed in old upper work-ings from which a great deal of money was taken, according to report, in the early days. After leaving this fissure early days. After leaving this insure the tunnel's gourse is headed directly for the ledges which run out of the Buckhorn. The first of these should be reached before the 1,000-foot mark in the tunnel is posted, and from there on ns of splendid strength and richnes will be cut with increasing frequency.
There is no doubt of this. The proposition is made as plain as day in the
four separate tunnel workings of the Buckhorn, which is now a bonanza

Walked 100 Feet Through Ore.

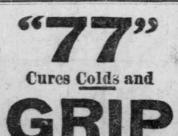
In going through that property with Manager Levy I began in the first or per tunnel. From that we passed wn through to the others and took the various ledges and the workings them as we went. The amount of ore exposed was really astounding. O over 100 feet straightaway through a body of galena ore which was exposed in top, bottom and sides of the drift with a full face of it in front nothing to indicate, anywhere, what its limits might be. It was a sight good for sore eyes and, when I stopped to consider that the same ledge would be ubt, I no longer had any misgiv

Possibilities of Camp Weighed. Mr. Schell !ooked into every feature

horn and Senator W. A. Clark's Ophi bonanza skirting the bor Hill bonanza skirting the boundary lines of the Ophir Tunnel company's ground; where a 300-ton mill is daily pounding away, where electric power and light is enjoyed and with a prospect of a branch line from the San Pedro being built into the camp from the main line during the coming season, he was compelled to draw the conclusion that Johir was one of the best clusion that Ophir was one of the best

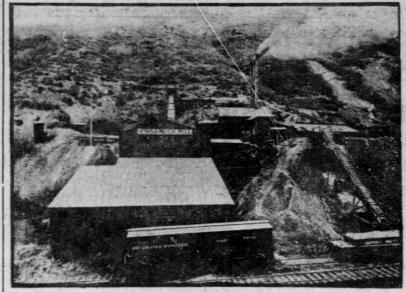
camps in the country to tie to.

"I believe," said he, at parting, "that
Ophir is destined to become one of the
greatest producing camps in your state
and, without desiring to detract a particle from the value of other properties, I am convinced that the Ophir Tunnel company will usevelop greater bodies of ore than half of the great mines of the years. The opening of these bodies will commence in a few months and will be repeated at intervals of every few hundred feet until the limits of the at a depth of 500 to 3,000 feet, has been



phreys' Medicine Co., Cor. William and John streets, New York.

JAJ OHIO COPPER COMPANY JAJ



Winnamuck Mill.

The Ohio Copper company is among the newest operators in Bingham, and its possessions are among the most valtable in that wonderful camp. At it's organization in the latter part of 1903 the old Columbia mine was purchased. This purchase is either near to or joins onto the Boston Con., the Commercial, the Dalton & Lark and the United States properties, and contains 130 acres. At that time 6,000 feet of developments States properties, and contains 130 acres. At that time 6.000 feet of development work exposed an almost inexhaustible tonnage of copper ores, the greater part of which were low grade. Since then the work of development and ore extraction, both of shipping and milling ctuff, has steadily progressed. The formation is of fissures through porpayry, all of which, so far as explored, has proved to be mineralized. The porphyry, however, is entirely milling ore. During the past year an incline shaft has been sunk on one of the 'arger veins from the innersend of a tunnel a distance of 300 feet, and will be continued another 100 feet without stopolag. During the progress of this work the width of the vein, which dips at an angle of 45 degrees, has increased from six to twenty-five feet. The ore has been sorted and the higher grades carrying from 25 to 33 per cent copper have been shipped to the extent of about one carload a week. The lower grade material is conveyed over the Copper Belt railway two miles, below to the Winnamuck mill, which has been operated under a lease until a few weeks ago, when the mill and the property about it, some seventy acres of mineralized ground, was purchased by the Ohio company for \$51,500. The Winnamuck property joins on to the

depot grounds at Bingham. It has a record of having produced remarkably rich ore and is a valuable acquisition. The mill is now handling 125 tons of ore daily, which output, with the crude ore shipped from the mine, is producing from \$5,000 to \$7,000 profits a month. The mill is oeing enlarged and will soon be reducing 250 tons of ore a day.

Another mill near the mine is in contemplation for handling the porphyries, to have a capacity of 500 tons daily. With this end in view work has been begun for 1,000 feet of develop-

UTAH APEX AND THE RED WING

Included in the coming mining successes of Bingham are the properties of the Utah Apex Mining company, organized in Maine, with its principal office in Boston. The organization was effected in 1902 and its capital stock is \$2,500,000. E. R. Hastings, of Boston, is president; J. W. Horne, of Boston, is president; J. W. Horne, of Boston, is treasurer, and W. C. Orem of Salt Lake City is local manager. The company's acreage is about 175, being a contiguous group of the York, Copperfield, Petro, Eda, Minnie and the Highland-Boy-Consolidated, which lie in close proximity to the Yampa and Utah-Consolidated mines. The property has a past and several years ago, before being taken possession of by the present concern, the record of production was in the neighborhood of \$500,000. The products then as now, were silver, gold, lead and copper, but some of the gold ore was very rich in value. These high values in the yellow metal were always obtained rear the surface, hence they presented an inviting field for leasers. But as depth has been reached in the accordance of the company at this time is working a force of forty to fifty men and the ompany at this time is working a force of forty to fifty men and the management seems to have every confidence in the prospects for ultimate was represented and were consumity as this time is working a force of forty to fifty men and the management seems to have every confidence in the prospects for ultimate was represented and were yery confidence in the prospects. The mine so far has been worked in a very economic and intelligence in the prospects for ultimate was represented and were yery confidence in the prospects for ultimate management seems to have every confidence in the prospects for ultimate management seems to have every confidence in the prospects for ultimate was very economic and intelligence in the prospects for ultimate oversems to have every confidence in the prospects for ultimate oversems to have every confidence in the prospects for ultimate management seems to have

tained near the surface, hence they presented an inviting field for leasers. But as depth has been reached in the camp gold values have decreased somewhat as permanency of deposits have been obtained and the gold values have been replaced by other metals in increased quantities. The formation of this section includes bedded veins of the se

blocked out and while extraction has been only in a mild way, the reason offered is that no attempt will be made in this direction upon a large scale until the mine is connected up by means of the great working tunnel now in course of construction. The property is being developed by a series of tunnels representing the several levels on the ore bodies and as soon as these are completed they will be connected with the deeper one. The new tunnel was started with this purpose and with the further object in view of cutting off all the lime contacts in the property all the lime contacts in the property at a depth ranging from 500 to 1,500 feet on the dip of the respective veins. From what is known as the Minnie vein, shipments of about a car of ore per day from the ore blocked out, are being made. While the values in gold to not so high as in the carlier days.

tre not so high as in the earlier days of the mine's history, the corporation has the advantage of its neighbors in getting exceptionally good values in the yellow metal; also from the silver and copper contents of the mineral, thus adding more to its coffers than would otherwise be the case. Ship-ments averaging from \$4 to \$16 in gold

per ton are constant. In this par-ticular ore body competent engineers have estimated the amount in sight to be about 250,000 tons.

The favorable location already prise are of a pushing and energetic character and are satisfied with the prospects in sight, has led to a determination to inaugurate a carpaign for the coming season that will mean an increase in the 2,000 feet 10w comseems to be largely accounted the two day's holiday.

Sales Open, High, Low. Close, Bingham .200 \$34.75 \$34.50 \$34.55 \$34

while not as wide as some in the camp of Bingham, they are noted for their regularity and continuity in both length and depth. The principal ore body now measures 1,000 feet along its strike.

Contained within the groups owned by the Utah Apex are five strong and well defined lime beds which in early days produced a creditable class of ore and from which this company expects something in the future. These have been opened at five distinct points in order that when a necessity for an increase in the towners arrives it and

this section includes bedded veins of lime, which have been replaced by the ore, the richest of which has been found where the lime cuts the fissures. Two of the fissures running through this ground are identical with those found in the Yampa and Utah-Consolidated ground, which have responded so well when worked. A great amount of development work has been done by the new corporation and it appears to have left no doubt as to what the future has in store for the mine. Immense bodies have been opened up and blocked out and while extraction has been only in a mild way, the reason of plans for the coming year will includ the consideration of erecting the reserves and with the hope of discovering more valuable material

TETRO ENTERS RANKS OF DIVIDEND PAYERS

ing history, a profit-earning present and a promising future is that of the Tetro Mining company at Eureka. This escribed with reference to the Yampa nd Utah-Consolidated, coupled with he fact that the men behind the enterproperty became generally recognized as a real mine about a year ago. Since that time it has distributed regularly six dividends of \$3,000 each, or a total of \$18,000, within the year 1904. It now begins the new year with a balance in the treasury of \$12,634, and with ore reserves in sight and encouraging conditions existing to warrant the belief that the profit-earning has just fairly begun.

begun.

The Tetro is situated in a favored part of the Tintic mining district and is adjacent to the famous Godiva property and the Uncle Sam mine. Its development has been the result of decidedly persistent work on the part of a number of shareholders of but moderate means. The working capital has been raised by a paries of twenty-six assess. means. The working capital has been raised by a peries of twenty-six assessments, all of which have been cheerfully paid and with a strong faith in the theory on which the property was being worked and luckily the theory has been demonstrated to have been correct. The company was organized fourteen years ago and a number of the present owners have been with the mine over well-y years.

have been opened at five distinct points in order that when a necessity for an increase in the tonnage arrives it can be met. Crossing the properties are several copper bearing porphyry dykes, very similar to the like formations that cut the ores of the Utah Copper company and which it is expressed.

product is a silver-lead ore, of which in addition to that which is being regularly shipped there are large bodies of milling ore, which are a valuable asset of the property. The formation is regular and the property was seemingly never on such a sure financial basis as ever on such a sure financial basis as

never on such a sure financial basis as at present.

The company is officered by J. A. Pollock, president; Ernest Williams, secretary; and C. H. McMahon, George P. Holman and Thomas G. Wymmer are the other directors. The mine superintendent is Robert A. Brown, who has been a strong factor in directing the work of development of several of the famous mines of that camp. The Tetro is provided with a compressor and a is provided with a compressor and a hoist and the usual modern mine equip-ments. The lowest work in the prop-erty has a depth of 650 feet.

FORMAL STEPS TAKEN Postal Agreement Between

department has taken formal steps to postal employees that mails addressed to Panama shall be subject to the United States domestic postage rates, classification and conditions, except that letters shall be dispatched even though they bear no stamps. Any ar-ticle contained in malls received from the Panama republic will be treated at the United States exchange offices as fully prepaid unless it bears an im-pression of "the stamp" of the postal administration of Panama and an indication of the amount of the deficient postage, in which case it will be subject to the usual postage union rules. Postmasters are required to deliver mail matter from Panama without charge for postage in all cases where mail is not marked collect. Another order directs that "only postage stamps of the republic of Panama over printed 'canal zone' shall be valid for postage on matter mailed in the canal zone." A treaty will shortly be signed between this government and the Panama republic amplifying the provision

PIANOLA AS EDUCATOR Briarcliffe Girls Hear Motifs On It Before Going to Opera.

Opera-goers have noticed with inter-est that several rows of seats are reg-ularly occupied at the Saturday matinees by a group of young ladies, evidently from some educational institu-tion. They are students of the Briarcliffe Manor school, and in addition to the Saturday opera they also attend all the Philharmonic concerts. These young students have been fit-

ted in advance to become intelligent auditors by having had the music played over to them on the Pianola. The Briardiff school has a standing orefore the performances.

Carroll Brent Chilton, the librarian of the Music Lovers' Library, when seen at Aeolian hall, expressed his belief that musical education in the appreciation and understanding of great mu-sic on the new plan must eventually sic on the new plan must eventually supersede to a great extent the old-fashioned notion of making all students try to learn to play the piano—something which is possible to a few only. Mr. Chilton showed the reporter a letter from Dr. William T. Harris, United States commissioner of education, and recognized as one of the leading authorities of the world, and which con-

168 Main Street SALT LAKE CITY, UTAH

Russian Press Does Not Think an Angle-American Alliance Possible.

NOT TAKEN SERIOUSLY

The company is officered by J. A. Polock, president; Ernest Williams, secretary; and C. H. McMahon, George P. Holman and Thomas G. Wymmer are the other directors. The mine superintendent is Robert A. Brown, who has been a strong factor in directing the work of development of several of the famous mines of that camp. The Tetro is provided with a compressor and a hoist and the usual modern mine equipments. The lowest work in the property has a depth of 650 feet.

FORMAL STEPS TAKEN

Postal Agreement Between Uncle Sam and Panama Made Effective.

Washington, Dec. 31.—The postoffice department has taken formal steps to several late of the postal provisions of the company true is being glorified as an alliance for political purposes to year the company true is being glorified as an alliance for political purposes to year the company true is being glorified as an alliance for political purposes to year the company true is being glorified as an alliance for political purposes to year the postal provisions the sea to John Bull, both indulging in Mephistophelean laughter, which seems to have escaped European observers."

MRS. NEBEKER DIES. Pioneer Woman Succumbs After a

Long Illness.

Mrs. Maria Dilworth Nebeker, widow of the late George Nebeker, and one of the Utah pioneers of 1847, died at her home in this city yesterday mornher home in this city yesterday morning at the age of 72 years. Mrs. Nebeler had been ili for a long time and the end was not unexpected. Nevertheless it has aused a shock and proved a source of sincere sorrow in a wide circle of friends and relatives.

circle of friends and relatives.

Mrs. Nebekir was the youngest of a large family that came to Utah with their mother. Mrs. Eliza Dilworth, in 1847. She was born in Chester county, Pennsylvania, of revolutionary ancestry and was clossly connected with many of the most 4 rominent families of the old Society of Friends. Mrs. Nebeker had the experience, common to but few who survive per of crossing the counwho survive her, of crossing the who survive her, of crossing the country from Philadelphia to San Francisco by wagon. After her marriage she resided for several years with her husband in the Hawaiian islands, making the trip there and back in sailing vest

personality and many character attal ments that won for her friends wherever she was known. In the years he fore illness overtook, her she devoted herself to charitable and religious work. Mrs. Nebeker leaves a family of four children, W. G. Nebeker, Mrs. S. W. Stewart, M. L. Nebeker and Walter D. Nebeker, Funeral services will be con-ducted in the Twenty-second ward meeting house at 1 o'clock Monday aft-

GIVEN TO ORPHANS.

Donations Contributed For Children at State Street Institution.

The following a nations were received

Mrs. M. H. Walker, toys, dolls, apples; Mrs. I. J. Judson, box apples, nuts; T. J. Nipper, twenty pounds sausage; Lafayette school, \$50, apples, oranges, three glasses jelly; Wasatch school, sixty boxes candy and clothes pins, dolls; Emerson school, Christmas cards; Oquirri, school, clething and cards; Oquirrh school. scrap books: Washington school Christmas tree; sixth grade Lafayen school, Miss Cherry's room, thirty pounds candy; Mrs. V. H. Pease, tw. cases each of corn and tomatoes; the Auerbach & Bro., one pair blankets bolt sheeting, two dozen towels, one bolt toweling; Soigel Clothing corr pany one box oranges; Mrs. L. C. Miller toys; infant class Farmer's ward Sun day school, cubes, candy, clothing canned fruit and butter; Mrs. Reeves States commissioner of education, and recognized as one of the leading authorities of the world, and which concluded with the words:

"I predict that the new inventions for reproducing the best interpretations of the great musical authors will ultimately find a place in what are called the general exercises of all our high schools; that from the date of the adoption of this course a new era will dawn in American secondary education.—

New York World.

Note.—We learn that arrangements similar to the above can be made by musical clubs and colleges with the Carstensen & Anson Co. of this city, who are state agents for the Aeolian company of New York.

YEAR GOES OUT

Bad Weather Adds to After-Holiday Quiet.

STOCK TAKING IS THE ORDER

COMMERCIAL STOCKS ARE HIGH -GOOD CLEARINGS.

The last week of the old year was a dull one for the Salt Lake merchants. The regular zfrer-holiday dullness prevalled; it was accentuated because of the bad weather—sloppy underfoot, raw and cold overhead. These conditions made it bad for shopping and most of the stores wore a deserted look in strange contrast with the crowds of eager buyers of the week preceding Christmas. The lack of business was taken advantage of by the merchants and in every zore of importance in the city stock-taking was the order of the day. This was preliminary to taking the annual inventories. A good part of the coming week will be devoted to this important branch of the year's work, and then a new start will be made for the campaign of 1995.

The only feature of the local situation during the week just closed was the general satisfaction expressed on all sides over the business of the year, and more especially over the unusually large holiday trade. Leading merchants were not pre; ared to give out definite statements as to the volume of business for the year or the exact condition of trade at the close of the year; but all wore an ah of confidence that told of a successful year closed and of happy anticipations for the year to come.

Real estate and building were also dull during the week. No big transfer.

Real estate and building were also dull during the week. No big transfers of property were recorded, although it is known that a number of large transactions are under way. The year closes with some disappointment felt among the real estate dealers. At the same time it is thought that the settlement of the water contractors and the income. the water controversy and the incoming of railroads will stimulate business largely at the opening of the new year. Building will be at a standstill until the opening of spring so far as large new enterprises are concerned. Stock Prices Rule High.

Local commercial stocks were lifeless throughout the week. Few sales of sugar stocks were all that rescued the situation from an appearance of stagnation. Prices ruled higher in almost every instance than for the week before and the prices of the local of the local of the prices of the local of the loc fore, and the prices at the close of the week were the highest recorded. This is accounted for in part by the near approach of the dividend-paying period and by the reports current that severally instance of the dividend to the control of the dividend paying period. eral institutions, among them some of the banks, intend to pay special dividends in addition to the regular quarterly payments. The quotations at the close of the week were:

Deseret Savings bank
Zion's Savings Bank & Trust Co.
Utah National bank
First National bank, Ogden
Rocky Mt. Bell Tel. Co.
Con. Wagon & Machine Co., pff.
Con. Wagon & Machine Co., com. Fremont County Sugar Co.
Amalg. Sugar Co., pfd.
Amalg. Sugar Co., com. ...
Idaho Sugar Co.

Totals\$2.638,564 69 \$2.107,517 63
The clearings for the month just closed amounted to \$17.775,072.39, as against \$17.-245,447.94 for the same month last year, an increase of \$529,625.45. ..\$2,638,564 69 \$2,107,517 63

Big Record of Transfers.

The record of the transfer on Jan, 1904, by the Consolidated Railway Power company of all its property to the Utah Light & Railway company, in consideration of 120,000 shares of the capit stock of the latter company, amounting

RECORD OF PERMITS.

Buildings to the Value of \$50,000 Authorized.

Semi-monthly report of building permit ssued is as follows: Edward McGurrin, 24 South Fifth

rooms above
S. B. Coulaire, First South and
Elghth East, brick addition
Mrs. Mary Ann Brain, rear 417
South Fourth East, frame ad-L. Goddard, 52 East Eighth South, brick cottage L. Goddard, 54 East Eighth South, brick cottage L. Goddard, 830 East Fifth 1,600 1,000 L. L. Goddard, Ninth and J, brick L. L. Goddard, Ninth and J, brick cottage cottage
Lorenzo S. Clark, 1469 South
Eleventh East, repairs
D. N. Sorensen, 865 West, First

tage, modern illiam D. Yingst, 705 East Eighth South, brick addition M. Powell, 920 Park avenue, brick F. M. Powell, 922 Park avenue, brick 2,000 1,700 J. W. Ross, 1127 East Fifth South, brick cottage
Union Saving & Investment company, Pear street, east of Centre brick cottage

Total \$38,300
W. H. Dickson by J. H. Brittan,
West canyon and Hill Side avenue,
modern two-story brick. 15,000

GENERAL PORTER ASKED THAN HE BE RELIEVED

Paris. Dec. 31.—In view of the reports relative to the retirement of Ambassador Porter, inquiry at the American embassy today resulted in the following authoritative statement:

today resulted in the following authoritative statement:

"General Porter has asked to be relieved from duty as ambassador at Paris with the intention of returning to New York to be with his children and look after some personal interests that require his attention. Having spent twenty-five years in the service of the government, nearly eight years in charge of the embassy at Paris, he is anxious to secure a period of repose in his own country."

CROOKED WORK DONE

WITH TRADE DULL Oklahoma Bank President Indicted by the Federal Grand Jury.

Guthrie, O. T., Dec. 31.—C. E. Billingsley, president of, the Capitol National bank, which failed here last June, with nearly a million dollars in deposits, \$244.000 of which belonged to the territory of Oklahoma, was indicted on seven counts by the federal grand jury which has been considering the bank cases for the past seventeen days. Mr. Billingsley was arrested and brought before Judge Hainer this afternoon, He gave bonds for \$10,000 and was released.

Horace Speed, United States district attorney, advocates further investigation, and thinks that by the time the

Last week the first payment, amounting to 20 per cent to the creditors was made by Receiver Willoughby.

MILLION-DOLLAR

Celebrated Case of Doyle vs. Burns Up in Council Bluffs Court.

Council Biuffs, Ia., Dec. 31.—Judge Thornell in the district court today began the nearing of a motion to transfer to the quity docket the important parts of the pelebrated million dollar mining suit of celebrated million dollar mining suit of James Doyle against James F. Burns in which the former trial of the case by a jury resulted in a verdict for about \$446,000 for the plaintiff. The case was taken to the supreme court and was sent back for a new trial. Notice of the trial was filed for the January term, after an effort had been made to bring-the case on for trial at the November term.

Ex-Governor Thomas of Colorado and Congressman Smith appeared for Burns and John N. Baldwin and A. W. Askwith for Doyle.

and John N. Baldwin and A. W. Askwith for Doyle.

In connection with the motion to transfer parts of the case to the equity docket Burns also filed a cross petition demanding damages, and a demurrer to this has been filed by Doyle.

Mr. Baldwin addressed the court at length on the issues involved, maintaining that when the default and judgment in favor of Doyle, early in the history of the case, were set aside, the action was taken on the condition that Burns file an answer and go to trial, and he declared that it was unfair on the part of Burns and his attorney to adopt dilatory tactics.

WOULD YOU LIKE A



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6, 8 and 10 West First South St. Salt Lake City, Utah.

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CHEAPEST MONEY IN CITY.
On furniture, pianos, valuables, ctc., at rates cheaper than anyone in city: easy terms. Room 112 Keith building. ON FURNITURE, etc.; easy terms; pay when you want to. 216 Atlas Block. NO commission, no eastern company, no third party, low rates, many options. Russel L. Tracy, No. 11 E. 1st South.

ON IMPROVED real estate. Thos. W. Partridge, 56 Commercial Bldg. UNTIL New Years will loan the highest prices on diamonds, watches, jewelry, clothing, guns, tools, furs, trunks, musical instruments at one-half the rate of interest charged by others. Largest and most respectable pawn shop west of Chicago. Uncle Sam's, 30 E 1st So., Tel. B. 2176 Y.

FOR Xmas, guitars, banjos, mandelins, \$3.00 and up. Uncle Sam's, 30 E. 1st So. 6 PER CENT money to loan on real estate. See our list of real estate bargains. Harrington & Perkes, basement Atlas Blk.

ON chattels, any amount. O. F. Petson, 53 West Second South. A. W. SMITH & CO., mortgage loans.
Office at S. L. Abstract Co., 19 W. 1st So.

DUN'T berrow trouble, borrow money.
Salaried men or women accommodated
on their note without mortgage or endorser. Easy payments. Confidential.
Cherry, 407 D. F. Walker building. F. G. WOOD, \$10 to \$500, furniture porses, etc.; easy terms. 149 Main. R. 310

A SNAP!!! Do you need money? Crescent Loan Co. advances it on your salary. Fifth floor Hooper block. IF YOU NEED money, we will discount your salary. Star Loan Co., 207-8 Atlas

ON ANY PROPERTY. You retain pos-ession. The Stringer Co., 70 W. 2a South.

ANY AMOUNT on chattels or real estate; easy terms; strictly private. Equable Loan & Inv't Co., 631/2 W. 2d South